

Testimony on SB 184, Michigan House Tax Policy Committee

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Chairman Tedder, members of the committee, thank you for allowing me to testify on this important issue.

My name is Liz Trapp and I represent the National Multiple Sclerosis Society.

On behalf of the over 15,000 Michiganders who live with multiple sclerosis, the National Multiple Sclerosis Society wishes to offer the following comment on Senate Bill 184, which would create a state income tax credit to assist Michigan residents in making their homes more accessible.

I would like to begin with a bit of information about multiple sclerosis. Multiple sclerosis is an unpredictable, often disabling disease of the central nervous system, it interrupts the flow of information within the brain, and between the brain and body. Symptoms range from numbness and tingling to blindness and paralysis. The progress, severity and specific symptoms of MS in any one person cannot yet be predicted, but advances in research and treatment are moving us closer to a world free of MS. Most people with MS are diagnosed between the ages of 20 and 50, with at least two to three times more women than men being diagnosed with the disease. MS affects more than 2.3 million worldwide.

It is widely recognized that given a choice, the clear majority of people aging or with disabilities prefer the option of remaining in their homes. However, many barriers hinder efforts to make this a viable alternative for older homeowners. One of these barriers includes a low rate of home modifications that accommodate health or mobility limitations due to cost.

In the aging adult population, one in three adults over 65 falls each year in the US. Among older adults, falls are one of the leading causes of both fatal and non-fatal injuries. This is a similar concern for Michiganders living with a disability, including those with MS. Statistics show that due to MS symptoms associated with loss of balance and motor control, over 50% of people with MS fall in a three- to six-month period and around 30 to 50% fall multiple times.

People who fall subsequently develop a fear of falling which causes them to curtail their activities. This may lead to social isolation and reduced fitness and mobility, which could increase their risk of future falls. Home-modification assistance like the one proposed by SB 184 will help eliminate and reduce the barriers for individuals to stay in their home by allowing for less costly home modifications. In addition, such programs offer an effective means of avoiding or delaying costly institutional care.

Making these modifications can be a costly burden, especially for a population who already face financial challenges due to increased health care, pharmaceutical, and rehabilitation costs. According to the Center for Universal Design, home modifications can range in price from \$100 to \$20,000, and upwards of \$50,000. For example, installing an exterior ramp can cost around \$3000 and adding a no step shower or bathtub ranges from \$8,500 to \$12,000. Senate Bill 184 can help Michiganders living with a disability or who are aging the opportunity to maintain their independence by providing modest assistance in the form of a tax credit when modifying a home to increase accessibility and safety.

To date nine states and the District of Columbia have enacted a form of tax credit or grant to assist with home modification costs. An additional five states currently have legislation being considered. It is our hope that Michiganders will be the next population to benefit from this assistance. The National MS

Society wishes to thank Senator Gregory and his staff for their leadership on this bill and respectfully requests your consideration of Senate Bill 184.

Finally, I wish to offer my sincere appreciation that this hearing was held. Myself and many of our activists look forward to speaking with you in person at the Michigan National MS Society Action Day on April 25. Thank you again for the opportunity to address the committee and I would be happy to answer questions if able.